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An Act To Reform the Dirigo Health Program

CONCEPT DRAFT SUMMARY

This bill is a concept draft pursuant to Joint Rule 208.

This bill proposes to make the following changes to the laws governing health insurance and the Dirigo Health program:

1. It would require that, rather than contracting out for health insurance services, Dirigo Health offer health insurance provided by a private health insurance company that would be modeled on Maine Employers' Mutual Insurance Company;

2. It would require that premiums for health insurance under Dirigo Health be set at 5% of the individual's income;

3. It would repeal guaranteed issue requirements;

4. It would create a high-risk pool;

5. It would establish a schedule of required copayments for health care services;

6. It would repeal all state-mandated health insurance coverage;

7. It would require the Executive Director of Dirigo Health to maximize use of Medicaid funds;

8. It would ensure portability of health insurance policies; and

9. It would provide that payments for health insurance be tax deductible.